

February 10, 2026
 Junpei Yokozawa, President
 LIFENET INSURANCE COMPANY
 (Securities Code: 7157, TSE Prime)

January 2026: MONTHLY DISCLOSURE

Annualized premium of policies-in-force was 36,637 million yen, 109% of January 2025

TOKYO, February 10, 2026 – LIFENET INSURANCE COMPANY (TSE Prime 7157, President Junpei Yokozawa, URL: <https://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for January 2026.

Annualized premium^{*1} of policies-in-force was 36,637 million yen as of the end of January 2026 (109% of January 2025).

Annualized premium of policies-in-force as of the end of January 2026 for individual insurance and group credit life insurance were 28,350 million yen (107% of January 2025) and 8,286 million yen (118% of January 2025), respectively.

Performance of annualized premium of policies-in-force (preliminary report)^{*2}

	End of Jan. 2026	End of Jan. 2025
Annualized premium of policies-in-force (million yen)	36,637	33,617
-Individual insurance	28,350	26,587
-Group credit life insurance	8,286	7,030

Performance of Individual insurance (preliminary report)

	Jan. 2026	Jan. 2025
Number of policies-in-force	676,268	630,258
Annualized premium of new business (million yen)	330	282
Number of new business	9,029	7,407
Insurance claims and benefits (million yen)	594	507
Surrender and lapse ratio ^{*3}	5.7%	6.0%

*1: Annualized premium is the amount of money equivalent to what is to be paid to have the insurance coverage for one year. All payments for Lifenet products are in monthly installments, we calculate annualized premium as multiplying the monthly premium (for GCL, expected premium income for the next month based on the in-force business) by 12 months.

*2: This report is preliminary and may be different from the final settlement report.

*3: The surrender and lapse ratio is the annual equivalent of the monthly number of policies surrendered and/or lapsed divided by the monthly average number of policies-in-force.

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